LISTING OF CLAIMS

1-20. (Canceled)

21.   A Voice-over-Internet Protocol (VoIP) system, comprising:

a routing server forming part of a network that allows voice data to be exchanged over the network between a VoIP client and a termination PSTN gateway selected by the routing server from a plurality of termination PSTN gateways;

a gateway monitor configured to provide the routing server with workload status information for each of the plurality of termination PSTN gateways;

a routing cost policy server configured to provide to the routing server with cost information; and

a routing plan database configured to provide the routing server with an identification of the VoIP client and, if predetermined for the VoIP client, a specified routing plan for the VoIP client;

wherein in response to a VoIP client request to connect to an analog phone, the routing server:

selects the selected PSTN gateway from the plurality of PSTN gateways based on the workload status information and the specified routing plan, if predetermined for the VoIP client, else a default routing plan; and

provides the VoIP client with a network address of the selected PSTN gateway for the VoIP client to connect to the selected PSTN gateway to exchange voice data therewith.

22.   The VoIP system according to claim 21, wherein the plurality of termination PSTN gateways are configured in a plurality of termination PSTN gateway groups, each group having a quality of service designation and the quality of service designations are further used by the routing server to selected the termination PSTN gateway based on a quality of service level associated with the VoIP client.

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23.   The VoIP system according to claim 21, wherein the VoIP client is categorized in a caller group with other VoIP clients and the caller group is further used by the routing server to select the termination PSTN gateway.

24.   The VoIP system according to claim 23, wherein the caller group is categorized by one or more of a location, a priority, a business entity association, or a membership of the client.

25.   The VoIP system according to claim 23, wherein the routing plan for the VoIP client is associated with each VoIP client in the caller group.

26.   The VoIP system according to claim 23, wherein the routing plan for the VoIP client is a default routing plan associated with the caller group.

27.   The VoIP system according to claim 21, wherein the gateway monitor continuously monitors each termination PSTN gateway for status information.

28.   The VoIP system according to claim 21, wherein the gateway monitor polls each termination PSTN gateway for status information.

29.   The VoIP system according to claim 21, wherein the gateway monitor monitors the termination PSTN gateways for one or more of a health status, a carrier termination cost, a quality of service of a termination PSTN gateway, a termination PSTN gateway malfunction indication, a status of a network supporting the termination PSTN gateway, or the availability of resources of the termination PSTN gateway.

30.   A method of connecting at least one Voice-over-Internet Protocol (VoIP) client to a selected termination PSTN gateway using a networked VoIP system having a routing server, a gateway monitor and a routing plan database; comprising:

     (a)   receiving a request from the VoIP client to connect to an analog phone by the routing server;

     (b)   in response to the request, the routing server:

          selecting the termination PSTN gateway from a plurality of termination PSTN gateways based on workload status information maintained by the gateway monitor and a specified routing plan for the VoIP client, if predetermined for the VoIP client and maintained by the routing plan database, else a default routing plan; and

          providing the VoIP client with a network address of the selected PSTN gateway for the client to connect to the selected PSTN gateway to exchange voice data therewith.

31.   The method of claim 30, wherein the plurality of termination PSTN gateways are configured into a plurality of termination PSTN gateway groups, each termination PSTN gateway group having a quality of service designation, the quality of service designations further used by the routing server to select the termination PSTN gateway based on a quality of service level associated with the VoIP client.

32.   The method of claim 30, wherein the VoIP client is categorized into a caller group with other VoIP clients and the caller group is further used by the routing server to select the termination PSTN gateway.

33.   The method of claim 32, wherein the routing plan for the VoIP client is associated with each VoIP client in the caller group.

34.   The method of claim 32, wherein the routing plan for the VoIP client is a default routing plan associated with the caller group.